

Motor Claims

Accidents

At the scene of the accident obtain details of third parties names and addresses, and the registration number of any vehicles involved. Also, whenever possible, take down a note of the name and address of any witness to the accident – this can be critical in any accident that is not your fault.

NEVER ADMIT LIABILITY TO ANYONE.

Most motor insurers operate a [24-hour helpline](#) where they can take details of the accident over the telephone and arrange for your vehicle to be removed to an approved repairer, if necessary. Always have your policy number to hand when contacting insurers direct, and please take a note of their claim reference.

It is a condition of your policy that you notify your insurer of the accident as soon as possible. You can do this either by phoning their helpline or by notifying Hamilton Leigh. If you are a Norwich Union, Allianz Cornhill or Zurich Policyholder claims should always be advised via the helpline number. All other Policyholders can complete a claim form and submit it via Hamilton Leigh. Any accident involving injury must be reported to the Police.

You should be aware your insurers require that all incidents be reported to them, even where there is no damage to your vehicle.

Any correspondence received from third parties, or their representatives, should be forwarded immediately, unanswered, to your insurer/Hamilton Leigh for attention. Following the recent review of the judicial system relating to liability insurers only have a limited time to respond to third party correspondence, so it is essential that this is done quickly.

Most insurers operate an Approved Repairer Scheme - details of which will be provided via their helpline, or Hamilton Leigh's Claims Dept.

Theft

Theft of a vehicle should be reported immediately to the Police and as soon as possible to insurers. Make sure you keep a record of the crime reference number. In most cases your insurers will wait a period of up to six weeks to see if the vehicle is recovered, prior to making a settlement offer.

The original Vehicle Registration Document (V5), MOT Certificate, purchase receipt and details of any finance/lease agreement etc need to be passed to insurers to enable them to set a value on the vehicle.

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